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United States Bankruptcy Court Western District of New York Vo				Volu	ntary Petition				
Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Swanson, Christopher M					Middle):				
				All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):					
Last four digits of Soc. Sec. or Individual-Taxpayer I.I EIN (if more than one, state all): 5800	D. (ITIN) No./Complete		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all):						
Street Address of Debtor (No. & Street, City, State & Zip Code): 205 East Main Street			Street Address of Joint Debtor (No. & Street, City, State & Zip Code):						
Falconer, NY	ZIPCODE 14733		ZI				IPCODE		
County of Residence or of the Principal Place of Busin Chautauqua	ness:	County of	Residence	e or of the Princ	ipal Plac	e of Busine	ess:		
Mailing Address of Debtor (if different from street add	dress)	Mailing A	Address of .	Joint Debtor (if	different	t from stree	t address):		
	ZIPCODE					Z	IPCODE		
Location of Principal Assets of Business Debtor (if dif	fferent from street address	above):				•			
						Z	IPCODE		
Type of Debtor (Form of Organization) (Check one box.) ✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. ☐ Corporation (includes LLC and LLP) ☐ Partnership ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.) Filing Fee (Check one box ✓ Full Filing Fee attached ☐ Filing Fee to be paid in installments (Applicable to attach signed application for the court's consideratic is unable to pay fee except in installments. Rule 106 3A. ☐ Filing Fee waiver requested (Applicable to chapter of the court's consideration is unable to pay fee except in installments.	(Checked Checked Check	mpt Entity if applicable.) npt organization d States Code (ode). Check on Debtor Debtor affiliate Check all	Chapter of Bankruptcy Code the Petition is Filed (Check Chapter 7				Code Under Which Check one box.) ter 15 Petition for gnition of a Foreign Proceeding ter 15 Petition for gnition of a Foreign ann Proceeding Debts Debts box.) Debts are primarily business debts. S.C. § 101(51D). U.S.C. § 101(51D).		
attach signed application for the court's consideration	on. See Official Form 3B.	Accept	ances of th	led with this per the plan were solution and the	icited pre		om one or more classes of		
Statistical/Administrative Information Debtor estimates that funds will be available for di Debtor estimates that, after any exempt property is distribution to unsecured creditors.			aid, there v	vill be no funds	available	e for	THIS SPACE IS FOR COURT USE ONLY		
Estimated Number of Creditors 1-49 50-99 100-199 200-999 1,000 5,000		10,001- 25,000	25,001- 50,000	50,001 100,00		Over 100,000			
	00,001 to \$10,000,001 nillion to \$50 million	\$50,000,001 to \$100 million		0,001 \$500,0 million to \$1 b		More than \$1 billion			
Estimated Liabilities		\$50,000,001 to \$100 million		0,001 \$500,0	000,001	More than			

B1 (Official Form 1) (1/08)		Page 2
Voluntary Petition	Name of Debtor(s):	
(This page must be completed and filed in every case)	Swanson, Christopher M	
Prior Bankruptcy Case Filed Within Last 8	Years (If more than two, attach	additional sheet)
Location Where Filed: None	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If mor	re than one, attach additional sheet)
Name of Debtor: None	Case Number:	Date Filed:
District:	Relationship:	Judge:
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) Exhibit A is attached and made a part of this petition.	(To be completed whose debts are properties) I, the attorney for the petitioner in that I have informed the petition chapter 7, 11, 12, or 13 of tittle explained the relief available under the complex of the complex	if debtor is an individual imarily consumer debts.) named in the foregoing petition, declare that [he or she] may proceed under le 11, United States Code, and have der each such chapter. I further certify ne notice required by § 342(b) of the
	X /s/ Richard H. Fessende	n 3/20/09
	Signature of Attorney for Debtor(s)	Date
or safety? ☐ Yes, and Exhibit C is attached and made a part of this petition. ☑ No Exhibit C is attached and made a part of this petition. ☐ Exhibit D completed by every individual debtor. If a joint petition is filed, ea ☑ Exhibit D completed and signed by the debtor is attached and made and the signed by the joint debtor is attached and signed by the joint debtor is attached.	ach spouse must complete and attached a part of this petition.	ch a separate Exhibit D.)
Information Regardin	ng the Debtor - Venue	
 ✓ Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 ☐ There is a bankruptcy case concerning debtor's affiliate, general place of the proceding and has its principal place. 	days than in any other District. partner, or partnership pending in tage of business or principal assets	this District.
or has no principal place of business or assets in the United States bein this District, or the interests of the parties will be served in regard		
Certification by a Debtor Who Reside		Property
(Check all app Landlord has a judgment against the debtor for possession of deb		omplete the following.)
(Name of landlord or lesso	or that obtained judgment)	
(Address of lan	dlord or lessor)	
☐ Debtor claims that under applicable nonbankruptcy law, there are the entire monetary default that gave rise to the judgment for possible.		
Debtor has included in this petition the deposit with the court of a filing of the petition.	any rent that would become due du	uring the 30-day period after the
☐ Debtor certifies that he/she has served the Landlord with this cert	ification. (11 U.S.C. § 362(l)).	

Signature of Authorized Individual

Title of Authorized Individual

Date

Printed Name of Authorized Individual

B1 (Official Form 1) (1/08) Voluntary Petition	Name of Debtor(s):
(This page must be completed and filed in every case)	Swanson, Christopher M
	ntures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. X /s/Christopher M Swanson Signature of Debtor Christopher M Swanson Signature of Joint Debtor (716) 969-3684 Telephone Number (If not represented by attorney) March 20, 2009	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.) I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached. Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached X Signature of Foreign Representative Printed Name of Foreign Representative
Signature of Attorney* X /s/ Richard H. Fessenden	Signature of Non-Attorney Petition Preparer I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document fo
Signature of Attorney for Debtor(s) Richard H. Fessenden Fessenden, Laumer & DeAngelo 81 Forest Avenue P.O. Box 590 Jamestown, NY 14702-0590 rfessenden@fldlaw.com	compensation and have provided the debtor with a copy of this documen and the notices and information required under 11 U.S.C. §§ 110(b) 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.
	Printed Name and title, if any, of Bankruptcy Petition Preparer Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
March 20, 2009 Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Address
Signature of Debtor (Corporation/Partnership)	X
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above. Date
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

United States Bankruptcy Court Western District of New York

Western Distr	ict of New York
IN RE:	Case No
Swanson, Christopher M	Chapter 7
Debtor(s)	R'S STATEMENT OF COMPLIANCE
	SELING REQUIREMENT
do so, you are not eligible to file a bankruptcy case, and the couwhatever filing fee you paid, and your creditors will be able to	statements regarding credit counseling listed below. If you cannot art can dismiss any case you do file. If that happens, you will lose resume collection activities against you. If your case is dismissed ed to pay a second filing fee and you may have to take extra steps
Every individual debtor must file this Exhibit D. If a joint petition is one of the five statements below and attach any documents as directly as the statements of the five statements below and attach any documents as directly as the statements of the five statements below and attach any documents as directly as the statements of the statement of t	filed, each spouse must complete and file a separate Exhibit D. Check cted.
the United States trustee or bankruptcy administrator that outlined	se, I received a briefing from a credit counseling agency approved by the opportunities for available credit counseling and assisted me in the agency describing the services provided to me. Attach a copy of the agent the agency.
the United States trustee or bankruptcy administrator that outlined performing a related budget analysis, but I do not have a certificate	se, I received a briefing from a credit counseling agency approved by the opportunities for available credit counseling and assisted me in from the agency describing the services provided to me. You must file ided to you and a copy of any debt repayment plan developed through d.
	pproved agency but was unable to obtain the services during the five nt circumstances merit a temporary waiver of the credit counseling gent circumstances here.]
you file your bankruptcy petition and promptly file a certificate of any debt management plan developed through the agency. Facase. Any extension of the 30-day deadline can be granted only	obtain the credit counseling briefing within the first 30 days after from the agency that provided the counseling, together with a copy ailure to fulfill these requirements may result in dismissal of your for cause and is limited to a maximum of 15 days. Your case may s for filing your bankruptcy case without first receiving a credit
4. I am not required to receive a credit counseling briefing becaumotion for determination by the court.]	ase of: [Check the applicable statement.] [Must be accompanied by a
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired to of realizing and making rational decisions with respect to fi	by reason of mental illness or mental deficiency so as to be incapable nancial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physicall participate in a credit counseling briefing in person, by telep ☐ Active military duty in a military combat zone.	y impaired to the extent of being unable, after reasonable effort, to phone, or through the Internet.);
5. The United States trustee or bankruptcy administrator has det does not apply in this district.	ermined that the credit counseling requirement of 11 U.S.C. § 109(h)
I certify under penalty of perjury that the information provided about	ove is true and correct.
Signature of Debtor: /s/ Christopher M Swanson	
Date: March 20, 2009	

Certificate Number: <u>01401-NYW-CC-006443796</u>

CERTIFICATE OF COUNSELING

I CERTIFY that on March 16, 2009	, at	10:19	o'clock PM EDT,
Christopher M Swanson		received	from
GreenPath, Inc.			,
an agency approved pursuant to 11 U.S.C. §	§ 111 to	provide credit c	ounseling in the
Western District of New York	, aı	n individual [or	group] briefing that complied
with the provisions of 11 U.S.C. §§ 109(h)	and 111.		
A debt repayment plan was not prepared	If a d	ebt repayment p	plan was prepared, a copy of
the debt repayment plan is attached to this c	ertificat	e.	
This counseling session was conducted by i	nternet		·
Date: March 16, 2009	Ву	/s/Holli Bratt fo	r Kim Dysarz
	Name	Kim Dysarz	
	Title	Counselor	

^{*} Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. §§ 109(h) and 521(b).

United States Bankruptcy Court Western District of New York

IN RE:	Case No
Swanson, Christopher M	Chapter 7
Debt	or(s)

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 125,000.00		
B - Personal Property	Yes	3	\$ 5,048.91		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 167,685.96	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		\$ 29,595.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 1,987.77
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 2,005.14
	TOTAL	13	\$ 130,048.91	\$ 197,280.96	

United States Bankruptcy Court Western District of New York

IN RE:	Case No.
Swanson, Christopher M	Chapter 7
Debtor(s)	
STATISTICAL SUMMARY OF CERTAIN LIABILI	TIES AND RELATED DATA (28 U.S.C. § 159)
If you are an individual debtor whose debts are primarily consumer debto 101(8)), filing a case under chapter 7, 11 or 13, you must report all info	
Check this box if you are an individual debtor whose debts are NO information here.	T primarily consumer debts. You are not required to report any
This information is for statistical purposes only under 28 U.S.C. § 1	159.
Summarize the following types of liabilities, as reported in the Sche	edules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 1,987.77
Average Expenses (from Schedule J, Line 18)	\$ 2,005.14
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C	
Line 20)	\$ 2,773.36

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 42,685.96
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 29,595.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 72,280.96

IN RE	Swanson,	Christo	pher	N
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Debtor(s)		(If known)

Case No.

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY NATURE OF DEBTOR'S INTEREST IN PROPERTY NATURE OF DEBTOR'S INTEREST IN PROPERTY OF BETOR'S INTEREST IN PROPERTY SECURED CLAIM OR EXEMPTION AMOUNT OF SECURD CLAIM OR EXEMPTION Home at 1224 Riegelwood Lane, Columbus, OH 43204 Property in foreclosure OCURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEBUCTING ANY SECURED CLAIM OR EXEMPTION 125,000.00 167,685
Home at 1224 Riegelwood Lane, Columbus, OH 43204 Property in foreclosure
Property in foreclosure

TOTAL 125,000.00 (Report also on Summary of Schedules)

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(If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.		cash		20.00
2.	Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking account with HSBC		1,328.91
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, include audio, video, and computer equipment.		Household Furnishings		1,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.		Clothing		300.00
7.	Furs and jewelry.	Х			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issue.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
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Case	IN	O

(If known)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	Х			
16.	Accounts receivable.	Х			
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	Х			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		2000 Pontiac Grand Prix with 113,000 miles		2,400.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			

IN RE Swanson, Christopher M

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Case	Nο

Debtor(s)

(If known)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

34. Farm supplies, chemicals, and feed.35. Other personal property of any kind not already listed. Itemize.	X			
33. Farming equipment and implements.	X X		Н	
TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION

0 continuation sheets attached

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

~	
Case	NIA
Case	INO.

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor	elects	the	exemptions	to	which	debtor	is	entitled	under:
(Check or	ne box)		_						

☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE B - PERSONAL PROPERTY			
cash	Debtor & Creditor Law § 283	20.00	20.0
Checking account with HSBC	Debtor & Creditor Law § 283	1,328.91	1,328.9
Household Furnishings	CPLR § 5205(a)(5)	1,000.00	1,000.0
Clothing	CPLR § 5205(a)(5)	300.00	300.0
2000 Pontiac Grand Prix with 113,000 mil		2,400.00	2,400.0
, , , , , , , , , , , , , , , , , , ,		·	·

Case No.

(If known)

also on Statistical

Summary of Certain Liabilities and Related

Summary of Schedules.)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 100393220051696828			10/2005. 2nd mortgage for property at				46,466.00	42,685.96
Home Coming Funding Network 2711 N. Haskell Ave., SW 1 Dallas, TX 75204			1224 Riegelwood Lane, Columbus, OH 43204					
			VALUE \$ 125,000.00					
ACCOUNT NO. 0612360614			July, 2003 1st mortgage on property at				121,219.96	
Wells Fargo Bank, NA 3476 Stateview Boulevard Fort Mill, SC 29715			1224 Riegelwood Lane, Columbus, OH 43204					
			VALUE \$ 125,000.00	1				
ACCOUNT NO.			Assignee or other notification for:					
Lerner, Sampson & Rothfuss 120 East Fourth Street, 8 Floor Cincinnati, OH 45202-4007			Wells Fargo Bank, NA					
			VALUE \$	1				
ACCOUNT NO.								
			VALUE \$	$\frac{1}{2}$				
0 continuation sheets attached			·	L Sub is p			\$ 167,685.96	\$ 42,685.96
			(Use only on la		Fota page		\$ 167,685.96 (Report also on	\$ 42,685.96 (If applicable, report
							(Pricacio, report

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R6E	(Official	Form	6E)	(12/07)

IN RE	Swanson,	Christo	pher	M
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Debtor(s)	

Case No	
	(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

	intis Schedule E in the box labeled. Totals on the last sheet of the completed schedule, individual debtors with primarily consumer debts report this total also on the distinct Summary of Certain Liabilities and Related Data.
liste	Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority ed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on Statistical Summary of Certain Liabilities and Related Data.
\checkmark	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TY	YPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.
	O continuation sheets attached

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(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 412174158671XXXX			Revolving credit card charges incurred over the past several years.				
Capital One P.O. Box 30285 Salt Lake City, UT 84130-0285			past several years.				3,251.00
ACCOUNT NO. 536993370042XXXX			Revolving credit card charges incurred over the				
Chase P.O.Box 15298 Wilmington, DE 19850-5298			past several years.				582.00
ACCOUNT NO. 54241805486XXXX			Revolving credit card charges incurred over the				
Citi Card P.O. Box 182564 Columbus, OH 43218-2564			past several years.				5,369.00
ACCOUNT NO. 601100526058XXXX			Revolving credit card charges incurred over the				.,
Discover Card P.O. Box 15156 Wilmington, DE 19886-1002			past several years.				5,324.00
4		<u> </u>		Sub		- 1	·
1 continuation sheets attached			(Total of th		age) 'otal		14,526.00
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules and, if applicable, on the St Summary of Certain Liabilities and Related	als	o or tica	ı l	

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(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(1	Continuation Sneet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 601917020917XXXX			Revolving credit card charges incurred over the			\dagger	
GEMB/HH Greg P.O. Box 981439 El Paso, TX 79998			past several years.				2.405.00
ACCOUNT NO. 798192336185XXXX	-		Revolving credit card charges incurred over the	+		+	2,105.00
Lowes P.O. Box 530914 Atlanta, GA 30353-0914			past several years.				940.00
ACCOUNT NO. 512107506748XXXX			Revolving credit card charges incurred over the	+		+	849.00
Sears P.O. Box 6282 Sioux Falls, SD 57117-6282			past several years.				5,332.00
ACCOUNT NO. 504994800297XXXX			Revolving credit card charges incurred over the	\dagger			
Sears P.O. Box 6282 Sioux Falls, SD 57117-6282			past several years.				4 240 00
ACCOUNT NO. 549113035612XXXX			Revolving credit card charges incurred over the	+		+	1,340.00
Universal/Citibank S 8787 Baypine Road Jacksonville, FL 32256-8528			past several years.				3,518.00
ACCOUNT NO. 604870100110XXXX			Revolving credit card charges incurred over the	+		+	3,310.00
WFF Cards 3201 N. 4th Avenue Sioux Falls, SD 57104			past several years.				
				\downarrow		\dashv	1,925.00
ACCOUNT NO.							
Sheet no. <u>1</u> of <u>1</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	Sub		- 1	15,069.00
Schedule of Cleutors rolding Offsecured Nonpriority Claims			(Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	t als Statis	Fota o o stica	ıl n ıl	

R6G	(Official	Form	6G)	(12/07)

IN RE Swanson, C	Christopher	М
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(If known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

✓ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.		

R6H	(Official	Form	6H)	(12/07)

IN RE	Swanson,	Christo	pher M

Case No	
	(If known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR		

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IN RE Swanson, Christopher M

Case No.

Debtor(s)

(If known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital Status DEPENDENTS OF DEBTOR AN		SPOUSE			
Single	RELATIONSHIP(S):			AG	E(S):
		1			
EMPLOYMENT:	DEBTOR		SI	POUSE	
Name of Employer How long employed Address of Employer 731	chanic ati's Service Center Inc onths Foote Avenue nestown, NY 14701				
INCOME: (Estimate of	average or projected monthly income at time	case filed)		DEBTOR	SPOUSI
	wages, salary, and commissions (prorate if no		\$	2,464.84 \$	SI OCS.
2. Estimated monthly over		or para monuny)	\$	\$ -	
3. SUBTOTAL			\$	2,464.84 \$	
4. LESS PAYROLL DEI	DUCTIONS		Ψ	<u> </u>	
a. Payroll taxes and So			\$	591.41 \$	
b. Insurance			\$	\$	
c. Union dues			\$	\$	
d. Other (specify) Sar	vings		\$	108.33 \$	
			\$	\$_	
	YROLL DEDUCTIONS		\$	699.74 \$	
6. TOTAL NET MONT	THLY TAKE HOME PAY		\$	1,765.10 \$	
7. Regular income from o	operation of business or profession or farm (at	tach detailed statement)	\$	\$_	
8. Income from real property			\$	\$_	
9. Interest and dividends			\$	\$ _	
10. Alimony, maintenanc that of dependents listed	ce or support payments payable to the debtor f	or the debtor's use or	¢	¢	
	ner government assistance		ֆ	Φ _	
	ior government assistance		\$	\$	
(Speed)			\$	\$	
12. Pension or retirement	t income		\$	\$	
13. Other monthly incom					
(Specify) Tax Refunds	S		\$	222.67 \$	
			\$	\$_	
			\$	\$_	
14. SUBTOTAL OF LI	NES 7 THROUGH 13		\$	222.67 \$	
15. AVERAGE MONT	HLY INCOME (Add amounts shown on line	es 6 and 14)	\$	1,987.77 \$	
	RAGE MONTHLY INCOME: (Combine co r repeat total reported on line 15)	lumn totals from line 15;		Φ. 4.6	987.77

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None**

IN RE Swanson, Christopher M

Case	No	
Case	INO.	

Debtor((s)

(If known)

Debiol(s)	(II KIIOWII)
SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR((\mathbf{S})
Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the decon Form22A or 22C.	
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete expenditures labeled "Spouse."	a separate schedule of
1. Rent or home mortgage payment (include lot rented for mobile home) a. Are real estate taxes included? Yes No	\$300.00
b. Is property insurance included? Yes No 2. Utilities:	
a. Electricity and heating fuelb. Water and sewer	\$ 300.00 \$
c. Telephone d. Other	\$ 60.00
3. Home maintenance (repairs and upkeep)	\$\$
4. Food	\$ 430.00
5. Clothing6. Laundry and dry cleaning	\$ 100.00 \$ 25.00
7. Medical and dental expenses 8. Transportation (not including car payments)	\$ <u>150.00</u> \$ 400.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc. 10. Charitable contributions	\$ 100.00
11. Insurance (not deducted from wages or included in home mortgage payments)	Φ
a. Homeowner's or renter'sb. Life	\$
c. Health d. Auto	\$ \$40.14
e. Other	\$
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify)	\$
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)	\$
a. Auto b. Other	\$
14. Alimony, maintenance, and support paid to others	\$
15. Payments for support of additional dependents not living at your home16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ \$
17. Other Misc. Expenses Of Debtor	\$\$ 100.00
	\$
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.	\$2,005.14
19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of None	f this document:

20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$ 1,987.7
b. Average monthly expenses from Line 18 above	\$ 2,005.1
c. Monthly net income (a. minus b.)	\$ -17.3

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Debtor(s)

(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 15 sheets, and that they are true and correct to the best of my knowledge, information, and belief. Date: March 20, 2009 Signature: /s/ Christopher M Swanson Debtor **Christopher M Swanson** Signature: (Joint Debtor, if any) [If joint case, both spouses must sign.] DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social Security No. (Required by 11 U.S.C. § 110.) If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document. Address Signature of Bankruptcy Petition Preparer Date Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of ______ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief. Signature:

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court Western District of New York

IN RE:	Case No
Swanson, Christopher M	Chapter 7
Debtor(s)	

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE 41,200.00 2007 Income Taxes 39,756.00 2008 Income Taxes 5,310.51 2009 year to date

2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

Complete a. or b., as appropriate, and c.

None a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

81 Forest Avenue, P.O. Box 590

Jamestown, NY 14702

10. Other transfers

None a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11. Closed financial accounts





List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes



None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs





List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

List all property owned by another person that the debtor holds or controls.



15. Prior address of debtor

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.



a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

None \checkmark

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: March 20, 2009	Signature /s/ Christopher M Swanson	
	of Debtor	Christopher M Swanson
Date:	Signature of Joint Debtor (if any)	
	ocntinuation pages attached	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

United States Bankruptcy Court Western District of New York

IN RE:		Case No		
Swanson, Christopher M		Chapter 7		
Debto				
			NT OF INTENTION	
PART A – Debts secured by property of the esestate. Attach additional pages if necessary.)	state. (Part A must be	fully completed for	EACH debt which is secured by property of the	
Property No. 1				
Creditor's Name: Home Coming Funding Network		Describe Propert Home at 1224 Rie	y Securing Debt: egelwood Lane, Columbus, OH 43204	
Property will be (check one): ✓ Surrendered ☐ Retained				
If retaining the property, I intend to (check at Redeem the property Reaffirm the debt Other. Explain	t least one):	(for	example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): Claimed as exempt Not claimed as	exempt			
Property No. 2 (if necessary)				
Creditor's Name: Wells Fargo Bank, NA		Describe Property Securing Debt: Home at 1224 Riegelwood Lane, Columbus, OH 43204		
Property will be (check one): ✓ Surrendered ☐ Retained				
If retaining the property, I intend to (check at Redeem the property Reaffirm the debt Other. Explain		(for	example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): ☐ Claimed as exempt ✓ Not claimed as	exempt			
PART B – Personal property subject to unexpiradditional pages if necessary.)	red leases. (All three co	olumns of Part B mu	sst be completed for each unexpired lease. Attach	
Property No. 1	7			
Lessor's Name:	Describe Leased I	Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ Yes ☐ No	
Property No. 2 (if necessary)				
Lessor's Name:	Describe Leased I	Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ Yes ☐ No	
continuation sheets attached (if any)	1		,	
I declare under penalty of perjury that the personal property subject to an unexpired le		ntention as to any	property of my estate securing a debt and/or	
	/s/ Christopher M Su Signature of Debtor	wanson		

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Signature of Joint Debtor

United States Bankruptcy Court Western District of New York

IN RE:		Case No
Swanson, Christopher M		Chapter 7
	Debtor(s)	<u> </u>
	VERIFICATION OF CREDITO	R MATRIX
The above named debtor(s) herel	by verify(ies) that the attached matrix listin	g creditors is true to the best of my(our) knowledge.
Date: March 20, 2009	Signature: /s/ Christopher M Swans	on
	Christopher M Swanson	Debtor
Data	Cianatura	
Date:	Signature:	Joint Debtor, if any
_		
Date: March 20, 2009	Signature: /s/ Richard H. Fessenden	
	Richard H. Fessenden	Attorney (if applicable)

Capital One P.O. Box 30285 Salt Lake City, UT 84130-0285

Chase P.O.Box 15298 Wilmington, DE 19850-5298

Citi Card P.O. Box 182564 Columbus, OH 43218-2564

Discover Card P.O. Box 15156 Wilmington, DE 19886-1002

GEMB/HH Greg P.O. Box 981439 El Paso, TX 79998

Home Coming Funding Network 2711 N. Haskell Ave., SW 1 Dallas, TX 75204

Lerner, Sampson & Rothfuss 120 East Fourth Street, 8 Floor Cincinnati, OH 45202-4007

Lowes
P.O. Box 530914
Atlanta, GA 30353-0914

Sears
P.O. Box 6282
Sioux Falls, SD 57117-6282

Universal/Citibank S 8787 Baypine Road Jacksonville, FL 32256-8528

Wells Fargo Bank, NA 3476 Stateview Boulevard Fort Mill, SC 29715

WFF Cards 3201 N. 4th Avenue Sioux Falls, SD 57104

United States Bankruptcy Court Western District of New York

IN	NRE:	Case No					
Sv	vanson, Christopher M	Chapter 7					
	Debtor(
	DISCLOSURE OF	COMPENSATION OF ATTORNEY FOR DEBTO	R				
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:						
	For legal services, I have agreed to accept		\$	1,300.00			
	Prior to the filing of this statement I have received		\$	1,300.00			
	Balance Due		\$	0.00			
2.	The source of the compensation paid to me was:	Debtor Other (specify):					
3.	The source of compensation to be paid to me is: \Box I	Debtor Other (specify):					
4.	I have not agreed to share the above-disclosed com-	pensation with any other person unless they are members and associates of n	ny law firm.				
	I have agreed to share the above-disclosed comper together with a list of the names of the people share	isation with a person or persons who are not members or associates of my laing in the compensation, is attached.	w firm. A copy	of the agreement,			
5.	In return for the above-disclosed fee, I have agreed to re	ender legal service for all aspects of the bankruptcy case, including:					
	b. Preparation and filing of any petition, schedules, so	dering advice to the debtor in determining whether to file a petition in bankru tatement of affairs and plan which may be required; litors and confirmation hearing, and any adjourned hearings thereof;	iptcy;				
	e. [Other provisions as needed]	ngs and other contested bunkruptey matters;					
6.	By agreement with the debtor(s), the above disclosed fe Any and all post 341 meeting or AP matter.						
	CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.						
	March 20, 2009	/s/ Richard H. Fessenden					
	Date	Richard H. Fessenden Fessenden, Laumer & DeAngelo 81 Forest Avenue P.O. Box 590 Jamestown, NY 14702-0590					